

[refresh page](#)



A Project of ABC for Health, Inc.
www.healthwatchwisconsin.org
info@healthwatchwisconsin.org

July 15 , 2008

Volume 4, Number 13

In This Issue

HealthWatch WatchDog: Another Benefit of HWW Membership!

Enhanced Training Opportunity!

Case Tip: Understanding Your Rights and Health Insurance "Mumbo Jumbo"

NEWS: Health Care in Wisconsin

NEWS: Health Care Reform

NEWS: Health Care & the 2008 Election

NEWS: Health Care Costs & Access

NEWS: Medicaid

Featured Link: "Health Care for All" series by NPR

WINMILL Training of Trainers Seminar

Wisconsin CoT Meetings

Mark Your Calendars Now

Now Hiring

Sponsor a BadgerCare Plus Training in Your Area!

Produce your own webcast! Rent the ABC for Health Studio!

Support Our Efforts!

Coalition Meetings by County

Barron: TBA. Workforce Resource, Inc., 331 S. Main Street, Suite 6 in Rice Lake. Contact Mike Rust at (715) 485-8525 or miker@co.polk.wi.us with questions.

Chippewa: Sept. 9, 10:45am-12:00pm. Chippewa County Courthouse, Room 121, 711 N. Bridge St., Chippewa Falls. Contact Rose Marsh at 1-800-400-3678 or rmarsh@co.chippewa.wi.us with questions.

Dane: Aug. 4, 9:00-11:00am.

HealthWatch Wisconsin Update

Please click here to view the PDF version on our Web site.



The first **Green Bay Packers** ticket drawing will be held in early August! [Become a member](#) of HealthWatch Wisconsin today to have your name entered in a prize drawing to win a pair of FREE deluxe indoor club seats for the pre-season opening game at Lambeau Field on August 11 vs. the Cincinnati Bengals! Keep an eye out for more details, and stay tuned for additional Packer Ticket prize drawings throughout the season! [Click here](#) to read the official prize drawing rules.

It's never been a better time to become a member of **HealthWatch Wisconsin**. The new HealthWatch Wisconsin membership annual year runs from July 1, 2008, to June 30, 2009. Whether you are joining for the first time or renewing your membership, you are teaming up with an impressive new effort in Wisconsin that will work to focus and amplify the voices of health care advocates across the state.

[Click here](#) to register NOW!

Your membership fee is still only **\$20.00** and ensures that you are lending your voice and passion toward developing a more comprehensive system of health care and coverage. You can be part of the solution by linking people to all available health care coverage options in Wisconsin. Visit www.healthwatchwisconsin.org to read more about the great benefits of becoming a member.

*Remember: joining HealthWatch Wisconsin will not affect your participation in your local coalition.

Harambee Center, 2202 S. Park St., Madison. Contact Nora Foshager at (608) 261-6939 ext. 204 or nfoshager@safetyweb.org with questions.

Eau Claire: Sept. 4, 12:00-1:30pm. Luther Hospital, Dining Room 1, 1221 Whipple St., Eau Claire. Contact Lou Kelsey at (715) 834-4455 or lkelseyefww@sbcglobal.net or Pat Perkins at (715) 839-4718 or pat.perkins@co.eau-claire.wi.us with questions.

Milwaukee: Aug. 13, 10:00am-12:00pm. Aurora Family Services, 3200 W. Highland Blvd, Milwaukee. Contact Kari Mattson at (414) 449-4777 ext. 145 or karim@communityadvocates.net with questions.

Milwaukee CHASE: Children's Health Access for the Special and Equal - July 17, 11:30am-1:30pm. ARC of Milwaukee, 7203 W. Center St., Milwaukee. Contact Brad Holman at (414) 266-3189 or bholman@chw.org with questions.

Polk: TBA. Polk County Health Department in Balsam Lake, conference room A & B. Contact Mike Rust at (715) 485-8525 or miker@co.polk.wi.us with questions.

Coalitions Under Development

Dunn: Contact Patrick Rebman at (715) 233-7309 or rebman.patrick@mayo.edu with questions.

La Crosse: Contact Lindsey Schwarz at (608) 785-5841 or Schwarz.lindsey@co.la-crosse.wi.us with questions.

Other Meeting Notices

Step Forward Together: The 2008 Public Health Partners Conference - July 22-24 at the Monona Terrace Community and Convention Center in Madison. Conference attendees will be provided with information, skills and resources to help them improve public health in their communities. [Click here](#) for more information (found on the

HealthWatch WatchDog: Another Benefit of HWW Membership!

The third episode and fourth episodes of the "**HealthWatch WatchDog**" have already been filmed! Don't be left out of the loop; [Sign up](#) to become a HealthWatch Wisconsin member today to gain access to these and future episodes.

In the fourth episode, Erin and Bobby discuss the need for health care reform. Tune in for a lively discussion about Public and Private Insurance Reform, the debut of Bobby's video log, "Vlog," a preview of ABC's Health Insurance Guidebook, and this week's policy puzzler!

Episode 1, "[Advocacy Strategies](#)," and Episode 2, "[HIRSP](#)," are still available for anyone to view.

The "**HealthWatch WatchDog**" web program is filmed semi-monthly at the ABC for Health, Inc., studio, opposite the publication of the HWW Update. The show features commentary, behind-the-scenes analysis and discussion of health coverage issues, and policy puzzlers to test your knowledge of key issues.

Is there an issue you'd like to see discussed in a future episode? Email your topic requests to info@healthwatchwisconsin.org.



Enhanced Training Opportunity!

HealthWatch Wisconsin is building a new training format to ensure customized content for our very popular web cast series!

Individuals are needed to take part in a new training exercise. By participating, here's what you can expect:

1. Each person will complete a pre-training evaluation form. Questions will span issues across public benefits, private insurance and advocacy strategies.
2. We will compile your answers and use them to assess topics or issues which may require more training.
3. We will then create and invite you to watch a web cast on a training topic most suited to you!

Join us in this exciting project available FREE to HealthWatch Wisconsin members!

WPHA's website).

BadgerCare Plus Express Enrollment Training Web Cast -

July 23, 2-4pm. This training will provide current Express Enrollment providers with an opportunity to get their questions answered about the process and for those interested in becoming a provider to learn about how to get involved. To join a live Web cast, visit <http://dhfs.wi.gov/webcast> and choose the Web cast from the catalog.

Resources

Energy Services, Inc. of Dane County: The home energy plus program can help with high energy costs. To apply for energy assistance, call (608) 267-8601. Grants are available, as well as home weatherization. For those who are homebound due to physical disability, a worker will visit the home. ESI also provides emergency after-hours assistance – just call! Call ESI for more information on qualifying and applying.

Kaiser’s Consumer-Directed Health Care (CDHC) Resources: A narrated slide tutorial on principles and different models of CDHC ([click here](#)), its companion issue module on the latest research and policy analysis on CDHC ([click here](#)), and the results of Kaiser’s Health Poll Search on CDHC ([click here](#)) are all available from the Kaiser Family Foundation.

Knowledge Path is a web-based guide from the Maternal and Child Health Library at Georgetown University that points to current, high-quality resources on caring for CYSHCN. Separate sections list resources on specific aspects of care and development, such as adolescent transition, advocacy, financing, and screening. To access this resource, please [click here](#).

Wisconsin First Step can help you

If you would like a copy of the pre-training evaluation form, email Brynne at bmcbride@safetyweb.org. If you would like to become a member of HealthWatch Wisconsin to have access to these custom web casts, please [click here](#).

Sample Pre-Training Evaluation Questions:

- I am familiar with the concepts of a Medical Home,
- I can identify some differences between Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI),
- I am familiar with the BadgerCare Plus Benchmark Plan,
- I know the role of the Office of the Commissioner of Insurance for private insurance-related complaints.

Case Tip: Understanding Your Rights and Health Insurance "Mumbo Jumbo"

Getting a denial from your health insurance company adds stress and confusion to an already complicated process. It becomes difficult to focus on the needs of a family member or patient while juggling the intimidating or cryptic communications from the insurance company. The following list will help you identify your rights as an insured individual:

- You have the right under federal and state law to a written explanation of any denial with specific references to the health plan document.
- You have the right to a copy of the plan document upon which the denial is based.
- The insurance company cannot legally deny coverage based on policy language in your plan document that a court determines is ambiguous or contradictory.

Both state and federal insurance law requires that **ambiguous or contradictory language will be construed strictly in your favor** and against the insurer. Since insurance policy provisions governing coverage categories and medical necessity are often written in very general language, it is helpful to know that those questionable terms will be interpreted in your favor. Remember, your health plan is a contract between you (or your employer) and your insurance company; therefore, the written plan document will determine what coverage is available.

EXAMPLE: Dorian, a 4-year-old girl covered by her parents’ private health insurance plan, was in need of a cochlear implant, but the insurance company denied her application for authorization. Dorian’s mother already had a copy of her insurance policy, so she requested a written explanation of the denial. The insurance company stated that they denied the request “based on two plan exclusions- 1) for devices to assist in communication and speech, and 2) hearing aids.” Dorian’s mother found the language in that denial to be ambiguous, since it could be read in more than one way:

find resources for children birth to 21 with special needs. Staff are on-hand 24 hours a day to answer calls and can provide follow-up and materials on specific diseases or conditions. Call (800) 642-7837 with questions. Language interpretation and TTY services are available. You can also email wispubhealth@mch-hotlines.org or [visit their website](#).

Links of Interest

Catalyst Center – A national center dedicated to improving health care insurance and financing for CYSHCN. www.hdwg.org/

The Commonwealth Fund – A private foundation working toward a high performance health system. <http://www.cmwf.org>

Cover the Uninsured Week – CTUW 2008: April 27-May 3.

<http://covertheuninsuredweek.org>

Family Voices– Speaking on behalf of CYSHCN. www.familyvoices.org

Kaiser Family Foundation – A non-profit, private operating foundation focusing on the major health care issues facing the nation. www.kff.org/

Parent to Parent USA – A national non-profit organization committed to assuring access and quality in Parent to Parent support across the country.

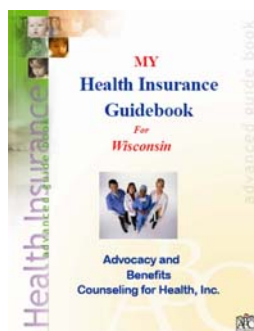
www.p2pusa.org

If you have any suggestions on websites or other resources that you have found helpful, please send them to Nora Foshager at nfoshager@safetyweb.org.

Previous Issues of the Update:

- To exclude coverage of devices that helped **both** communication **and** speech, **OR**
- To exclude coverage of a device that helped **only with communication** or **only with speech**.

Dorian only needed the device to hear (i.e. for communication), not for help with speech. Since the phrasing was ambiguous, a court of law would likely interpret the policy in Dorian's favor. Further, Dorian's mother also discovered that there was a section in her policy for "vision and hearing," which specifically excluded hearing aids, but not cochlear implants.



For more information related to insurance matters, stay tuned for the upcoming electronic release of *My Health Insurance Guidebook*, a PDF document that will be free for HealthWatch Wisconsin members (available at the end of summer 2008). Non-HWW members will be able to purchase the document. [Join HealthWatch Wisconsin today](#) to reserve your electronic copy of this valuable resource!

NEWS: Health Care in Wisconsin

Use the links below to access recent news on health care and coverage in Wisconsin:

- [Coalition launches push for health care reform - Guy Boulton for the *Milwaukee Journal Sentinel*, July 9](#)
- [Blue Cross to disclose prices; Costs of some procedures will be posted on Web site - Guy Boulton for the *Milwaukee Journal Sentinel*, July 8](#)
- [Agency sues over aid logjam - Ellen Gabler for the *Milwaukee Journal Sentinel*, July 7](#)
- [EDITORIAL: Unhealthy taxes in health plan - *Beloit Daily News*, July 1](#)
- [Family Care program shifts more people into group homes - Stacy Forster for the *Milwaukee Journal Sentinel*, July 1](#)

NEWS: Health Care Reform

Follow the links below to access recent news articles on reforming the health care system:

- [Campaign pushes for health-care reform; Petitioners aim for November referendum - Paul Srubas for the *Green Bay Press Gazette*, July 15](#)
- [Massachusetts Health Insurance Law Provides 'Invaluable' Information, Should Continue With Revisions, Opinion Piece States - Kaiser Daily Health Policy Report, July 14](#)
- [Agency expects more to appeal healthcare fee - Kay Lazar for the *Boston Globe*, July 11](#)
- [Private hospitals join S.F. health care plan - Heather](#)

(in PDF form)

[July 1](#)

[June 15](#)

[June 1](#)

[May 15](#)

[May 1](#)

[April 15](#)

[April 1](#)

[March 15](#)

[March 1](#)

[February 15](#)

All other issues can be viewed on our website at www.healthwatchwisconsin.org, under the "HWW Update" heading.

- [Knight for the *San Francisco Chronicle*, July 11](#)
- [OPINION: Kennedy's Big Day - Paul Krugman for the *New York Times*, July 11](#)
- [Senator's care plan includes \\$6k credit - Kevin Landrigan for the *Nashua Telegraph*, July 11](#)
- [House bill pitches universal health care - Matt Canham for the *Salt Lake Tribune*, July 10](#)
- [Proposed Bipartisan Bill to Spur U.S. Health Care Reform Could 'Cause Large-Scale Disruption,' According to Business Coalition - Kaiser Daily Health Policy Report, July 9](#)
- [CDC campaign hopes to make USA healthier nation - Rita Rubin for *USA Today*, July 7](#)
- [Kennedy leads renewed effort on universal healthcare - Lisa Wangness for the *Boston Globe*, July 2](#)

NEWS: Health Care & the 2008 Election

Use the links below to navigate recent articles on health care in the 2008 election:

- [Candidates attempt to woo voters with health care solutions - Ken Alltucker for *The Arizona Republic*, July 14](#)
- [Obama Borrows Page From Clinton - Jeff Zeleny for *The New York Times*, July 14](#)
- [Obama proposes credit for providing insurance; The candidate wants to give small business a break for issuing health coverage - Glen Johnson for the Associated Press, July 14](#)
- [McCain Plan to Aid States on Health Could Be Costly - Kevin Sack for the *New York Times*, July 9](#)
- [Health Reform Sound Bites from Sens. Barack Obama and John McCain \(video and transcript form\) - Kaiser Family Foundation, July 8](#)
- [Would McCain plan hurt employer health coverage? - Kevin Freking and Nedra Pickler for the *Associated Press/Houston Chronicle*, July 6](#)

NEWS: Health Care Costs & Access

Click on the links below to access recent news articles on health care costs and access:

- [Low health insurance caps leave patients stranded - Tom Murphy for the Associated Press/*The Detroit News*, July 14](#)
- [New Rx co-pay tier hurts ill; Some plans push costs of pricey drugs on patients - Christina Rogers for *The Detroit News*, July 14](#)
- [Psychiatric Group Faces Scrutiny Over Drug Industry Ties - Benedict Carey and Gardiner Harris for *The New York Times*, July 12](#)

- [Small Business is Latest Focus in Health Fight - Reed Abelson for the *New York Times*, July 10](#)
- [Health care providers hit by ailing economy - Bill Hendrick for the *Atlanta Journal-Constitution*, July 6](#)
- [OPINION: Healthcare costs must be brought under control, or the economy will surely suffer - John F. Wasik for the *Boston Globe*, July 2](#)
- [Drugmakers Offer Aid to People 'on the Edge' - Justin Moyer for the *Washington Post*, July 1](#)
- [Uninsured Young Adults: A Profile and Overview of Coverage Options - Karyn Schwartz and Tanya Schwartz for the Kaiser Commission on Medicaid and the Uninsured, June 2008](#)
- [Employer Health Benefits 2007 Annual Survey - conducted by the Kaiser Family Foundation and the Health Research and Educational Trust](#)

NEWS: Medicaid

Click on the links below to access recent news articles on Medicaid:

- [Jury rules for Alabama, awards \\$114M against 2 drug firms in Medicaid price fraud case - Bob Johnson for the *Associated Press/Minneapolis Star Tribune*, July 1](#)
- [OPINION: Smith: Using troops to block Medicaid reform - Jack Hornady for the *Washington Times*, June 25](#)

Featured Link: "Health Care for All" series by NPR

This month-long series by NPR closely examines health care systems in Western Europe, focusing on the countries of Germany, France, Great Britain, the Netherlands and Switzerland. How can Europe spend so much less on health care than the U.S., yet still manage to cover all of their citizens? NPR takes an interactive look at these health care systems with tools to compare systems, podcasts, and other informative pieces. To check out the series, visit

www.npr.org/templates/story/story.php?storyID=91972152.

■ **CKSN Corner** ■
Covering Kids with Special Needs



WINMILL Training of Trainers Seminar

This training, presented by WI FACETS, will be held at Marshall Middle School, 25 S. Pontiac Drive in Janesville, on Friday, September 19, from 4-8:00pm, and Saturday, September 20, from 8:30am-4:00pm (attendance is expected both days). It is free to attend and will cover Transition and the Rehab Act.

WI FACETS is also looking for people to train others at the conference. The compensation is \$50 for a one-hour workshop, and participants can co-present with another trained person (both will receive \$50).

To register, call WI FACETS at 1-877-374-0511. For more information, call Charlotte A. Price at 1-877-374-4677.

Wisconsin CoT Meetings

The Wisconsin Community on Transition includes parents, youth, educators, agency representatives and others interested in improving transition services and outcomes for youth with disabilities.

The next WI CoT meeting will be held October 23 at the Sheraton on 706 John Nolen Drive in Madison and will feature the Employment Practice Group. If you are interested in attending, please contact Ellen Cook at Dorothy.cook@dpi.wi.gov. For more information about the WI CoT, please register on www.sharedwork.org.

Mark Your Calendars Now

Five Excellent Conferences in 2008, and Two in 2009!

- **Family Care Trainings** - The Survival Coalition is sponsoring these trainings, which will be held in several cities throughout Wisconsin. The day session runs from

9am-4pm, and an abbreviated evening session will also be held from 5:30-7:30pm for those not able to attend the day session. Registration is required. Please contact Fil Clissa at 608-698-0333 or fil@tds.net with questions or to request a registration form. The first three sessions will be held:

- Sheboygan, July 22, at the Aviation Heritage Center, N6191 Resource Drive in Sheboygan Falls,
- Eau Claire, August 5, at the Plaza Hotel & Suites, 1202 W. Clairemont Ave., and
- Hudson, August 6, at the Hudson Golf Club, 201 Carmichael Road.
- Sessions will also be held in Green Lake, Waukesha, Wausau, Ashland, La Crosse, Grant, and Racine in the next few months.

- **Montana Transition Webconference** - This free webconference will be held August 4 from 2-3:30pm and will focus on self-advocacy skills for transition-age youth. A detailed flier and registration information will be available in early July at www.ruralinstitute.umt.edu/transition.
- **The Road to Work: Achieving High Performance in Supported Employment** - This event will be held October 6-8 at the Osthoff Hotel and Resort in Elkhart Lake. This conference, hosted by the Wisconsin APSE, is focused on integrated employment for people with disabilities. More information and the conference schedule will be posted soon at www.wiapse.org.
- **Brewing Best Practices in Transition** - This event will be held October 16-17 at the Hilton Milwaukee City Center in Milwaukee, Wisconsin. This workshop is held by the Division on Career Development and Transition (DCDT) and is aimed at transition professionals, researchers and families. More details will be available on their website soon. [Click here](#) to view a conference brochure and registration form. For more information, contact Cindi Nixon at cnixon@fmarion.edu.
- **Midwest Autism Conference: Putting the Pieces Together** - This event will be held October 19-21 at the La Crosse Center in La Crosse, Wisconsin. [Click here](#) for more information and to view the conference website. To register, please call 608-785-6504 or toll-free 1-866-895-9233.
- **Save the Date: 6th Annual Wisconsin Transition Conference** - This event will be held January 22-23 at the Kalahari Resort in Wisconsin Dells. For more information, please contact Lisa Hebgren at 608-574-0355 or lhebgren@swtc.edu.
- **Save the Date: ASW 2009 Annual Conference** - This event will be held May 7-9 at the Kalahari Resort & Convention Center in Wisconsin Dells.

Contact Us

We need your help to develop content and tips for our bi-weekly HWW Update. Please let us know about your ideas, events, or success stories. Email your suggestions to

nfoshager@safetyweb.org or call (800) 585-4222 ext. 204. If you would like to submit news and information for future HWW Updates, please send it to the attention of Nora Foshager. All submissions should be limited to 150 words.

HealthWatch Wisconsin Update Staff

Bobby Peterson

bobbyp@safetyweb.org

Nora Foshager

nfoshager@safetyweb.org

Shelly Flanders

mflanders@safetyweb.org

ABC for Health, Inc. is a Wisconsin-based, nonprofit public interest law firm dedicated to linking children and families, particularly those with special health care needs, to health care benefits and services. ABC for Health's mission is to provide information, advocacy tools, legal services, and expert support needed to obtain, maintain, and finance health

Now Hiring

The Cooperative Educational Service Agency #2 (CESA #2) in collaboration with the WI Statewide Transition Initiative is now hiring for the position of Youth Leadership Council Coordinator. This individual will work to promote Youth Development and Leadership in Wisconsin. A BS degree in education or a related field is required. Interested applicants should send a cover letter, resume, and letters of recommendation by July 25 to: Pam Jensen, CESA #2, 448 East High School, Milton, WI 53563. For more information, please [click here](#).

Sponsor a BadgerCare Plus Training in Your Area!

Thousands of families and children in Wisconsin are eligible for health care coverage, but due to system complexity and lack of appropriate outreach and advocacy assistance, many of these families go without the care and coverage they need.

You can help! Request a training for your staff on the following:

- Acquiring, Using, and Keeping Public Benefits,
- BadgerCare Plus, BadgerCare Plus Prenatal and Emergency Services,
- Elderly, Blind, and Disabled Medicaid, and
- Practical tips to help families negotiate the complex health care financing system.



For more information about sponsoring a training in your community, please contact Brynne at bmcbride@safetyweb.org or

(608) 261-6939 ext. 210.

Produce your own webcast! Rent the ABC for Health Studio!

ABC for Health has developed a web casting studio with state of the art technology to reach a mass audience in the comforts of their own homes or offices. Agencies and organizations are invited to rent this studio space. [Click here](#) for more information.

Support Our Efforts!

care coverage and services.



(608)261-6939
info@safetyweb.org

If you know someone who might be interested, please [Forward this Newsletter >>](#)

subscribed as [EmailAddress]

[Edit Profile](#) | [Unsubscribe](#)

You can donate to ABC through our website. Please visit www.abcforhealth.org, then click on the button in the lower left-hand corner of our homepage that says "Make a Donation." We greatly appreciate your generous donations, which go towards helping to maintain ABC for Health, Inc. and our many projects, including HealthWatch Wisconsin. Thank you!

This newsletter was generated using

WriteSendTrack
email marketing made simple

ABC for Health, Inc.
32 N. Bassett St.
Madison, WI 53703-2606 USA